

STATE OF IDAHO DEPARTMENT OF INSURANCE

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BULLETIN NO. 85-7

TO: ALL INSURANCE COMPANIES WRITING WORKERS' COMPENSATION

INSURANCE IN IDAHO

FROM: WAYNE L. SOWARD, DIRECTOR

DEPARTMENT OF INSURANCE

SUBJECT: RESCISSION OF BULLETIN NO. 83-1

DATE: JULY 22, 1985

Effective immediately, Bulletin No. 83-1, ILLEGAL TRADE PRACTICES, issued June 23, 1983 is rescinded. Chapters 13, 16 and 25, Title 41, <u>Idaho Code</u>, will become the basis for this Department's review of any problems addressed in Bulletin No. 83-1.

Insurance companies filing complaints against competitive insurers for violations of the above referenced sections of the <u>Idaho Code</u> will be offered the opportunity to request a formal hearing per Section 41-232, <u>Idaho Code</u>, on the issues involved. Such complainant company will be offered the opportunity to become a party to the hearing by intervention per Section 41-232(3), <u>Idaho Code</u>.

In addition to the formal hearing procedure outlined above, the Department will use at least three additional methods to review such marketing practices. These include: (1) regularly scheduled examinations, (2) special market conduct examinations called to review marketing practices, and (3) expanding lines of communication between other regulatory agencies to monitor marketing activities.

The Department at this time sees no need for additional action. If an emergency situation exists that warrants this Department's further consideration and expenditure of resources, it is incumbent upon the industry to provide substantiating evidence along with suggest specific remedial action.

DEPARTMENT OF INSURANCE STATE OF IDAHO

WAYNE/L. SOWARD

Director